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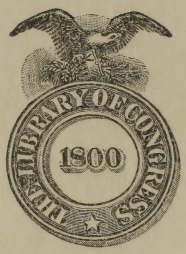

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money or MEN?

By Bruce V. Crandall

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WHERE WE STAND

The world war has forced upon us as an after effect, the seeming necessity for an immediate solution of many problems. No great problem can be instantly solved. Undue haste may mean the wrong answer instead of the right one. Mistakes will be costly and every individual will have a share in footing the bill.

We all have a part to play, every man of us. No one can escape. We must be patient, studious, analytical, reasoning, to the end that we can think clearly, reason logically and act for the greatest good to the greatest number. Selfishness is the direct result of the necessity for self-preservation; yet selfishness contains the germ of self-destruction.

Co-operation or the Golden Rule—means the ultimate right solution of our problems.

Special or local problems will never be finally disposed of until basic problems find their solution. And we must remember that, in our present world, we never find the complete solution. We only make progress,

more or less rapid, toward a never-reached perfection.

We ask, for the contents of this volume, not the blind acceptance of what is written, but a thought for basic problems of existence.

If we can but get the great majority of workers to reading—and *thinking*—these problems will be solved.

So if you approve of this volume, you will be helping this great work by recommending this book to all worth-while MEN.

Yours fraternally,

Bruce V. Crandall.

Chapter I

Money First

"The Almighty Dollar, that great object of universal devotion throughout our land."—Washington Irving.

THE ash man—the man who collects the ashes and garbage in any community is not looked upon as being the leading citizen. Whatever our work, be it of hand or brain, we feel that we are several notches higher in the social scale than the man who earns his living by carting away the ashes. There is a feeling, however, that he really earns his living. Those of us who have taken care of our stoves or furnaces are very positive of the fact that the ash man earns his living.

This book is not to be a story about an ash man but if it had not been for one particular ash man, perhaps the book would not be written.

The writer lives in a little village just outside of a big city. The other day a fast passenger train hit the ash man as he was driving over the railroad crossing, and, as I first got the news, it wrecked his wagon,

killed his horses and injured him. I learned, at the same time that he had been taken to a hospital and it was expected that he would recover.

A few days later, I heard that the ash man was dead. I learned later that the railroad company's claim department had gotten the ash man to sign a legal form of settlement releasing the railroad corporation from any and all further damages or obligations for the pitiful sum of $100.

It is true that I was not an eye witness to the occurrence as I have related it. My testimony would not be accepted as conclusive testimony in a court. I am simply repeating the news as I heard it and I have every reason for believing it.

This incident is given simply to show this, that *the value of the ash man was placed at $100.* If it had been my life, the value would have been higher. If it had been the life of any one of a number of my neighbors, the value would be considerably higher. The ash man is dead and forgotten except by the family, if he had one, which was dependent upon him.

The manner of his death and the low value placed upon his life, suggests a question.

What is the measure of value in our modern life? Which is regarded as of true value, money or *Men?* Judging from this one instance, money is evidently first.

I am not going to give a long list of statistics to prove the fact that each year sees a long and deplorable list of deaths and accidents due to preventable causes. The industry of railroading is no more guilty of such accidents than other industries.

In fact, the "Safety First" movement started on the railroads and we shall see, as we follow through the pages of this book, that the railroads in a way are victims of circumstance, as are we all. That is, that our social condition is finally responsible for such accidents. If public opinion were educated and aroused to a point where such accidents would not be tolerated, their number would be enormously decreased.

We find preventable accidents occurring every day in the streets of our large cities, in our mines, in our manufacturing establishments, in our lumber yards and—even on the farms. True some of these accidents are due to carelessness; but a close study of preventable accidents shows that a very large proportion occur because, from a money

standpoint, it is cheaper to kill a man occasionally than to spend the money necessary to prevent accidents.

In the case of the ash man, it cost the railroad less money to kill a man once in a while than to raise that particular railroad crossing above the street grade. Accidents at this particular place are very few.

Railroad grade crossings are eliminated when enough people are killed annually that damage claims are costing more than the expense of raising the railroad tracks above the street level. It is profitable to raise the tracks above the street level, when the annual expense for accidents exceeds the annual expense of raising the tracks. Money is then spent to save money. The first consideration then is not men but money.

"Money first" is responsible for the wage question between capital and the worker. Money must beget money. Money must have its interest, even its usury. It must have a reasonable profit. Further, an unreasonable profit—huge profits—and at the expense of men; and when we speak of men we include women and children.

Human life, the life of man is protected when it is cheaper from a money standpoint.

It is only when preventable accidents become so numerous as to arouse public opinion that the Government steps in and compels safety.

I am not in this chapter attempting to advance any argument and I am not here urging just what shall be done to lessen the number of preventable accidents. This phase of the subject will be taken up in another part of the book. What I do want to drive home is the fact that we have progressed only this far in our civilization; if we are honest with ourselves, we must admit that society has not progressed far enough to place men ahead of money.

I did not intend to give in this chapter any other illustration beyond that of the ash man, in support of my contention that money is first. But I want to show that another writer has followed the same line of thought.

In a very remarkable book brought out a few years ago (published in 1907), entitled "Christianity and the Social Crisis," there appears the following, which I will submit without comment.

"We have never yet dared to get the facts for our country, except in mining and railroading; but it is safe to say that no country

is so reckless of accidents as our own. It is asserted that one in eight of our people dies a violent death."**********

"It is dividends against human lives. All great corporations have agents whose sole business it is to look after accidents and see that the company suffers as little loss as possible through the claims of the injured. Yet many are injured in railway work and elsewhere because long hours in service of those same corporations had so worn them down that their mind was numb and they were unable to look out for themselves." **********

"An elderly workingman, a good Christian man, was run down by a street car in New York City. His leg was badly bruised. He was taken to an excellent hospital near by."**********

"The agent of the street car company promptly called on the family and offered $100 in settlement of all damages. I saw the manager on their behalf. He explained courteously that since the case resulted in death, $5,000 would be the maximum allowed by New York laws. And since the man's earnings had been small and he had but few years of earning capacity before

him, the amount of damage allowed by the courts in his case would be slight. The suffering to the affections of the family did not enter into the legal aspect of the matter. The company paid its counsel by the year. If the family sued and was successful in the lower court, the manager frankly said they would carry it to the higher courts and could wear out the resources of the family at slight expense to the corporation. The president, a benevolent and venerable-looking gentleman, explained to me that the combined distance traveled by their cars daily would reach from New York to the Rocky Mountains. People were constantly being run over, and the company could not afford to be more generous. The widow concluded to submit to the terms offered. The $100 was brought to her in the usual form of single dollar bills to make it look like vast wealth to a poor person. The daughter suffered very serious organic injury through the shock received when her father had disappeared from the hospital, and this was probably one cause for her death in child-birth several years later.

"The officers of the hospitals and the officers of the street railway company were

not bad men. Their point of view and their habits of mind are entirely comprehensible. I feel no certainty that I should not act in the same way if I had been in their place long enough. But the impression remained that our social machinery is almost as blindly cruel as its steel machinery, and that it runs over the life of a poor man with scarcely a quiver."**********

"In a few years all of our restless and angry hearts will be quiet in death, but those who come after us will live in the world which our sins have blighted or which our love of right has redeemed. Let us do our thinking on these great questions, not with our eyes fixed on our bank account, but with a wise outlook on the fields of the future and with the consciousness that the spirit of the Eternal is seeking to distil from our lives some essence of righteousness before they pass away."**********

"Education is the only interest worthy the deep, controlling anxiety of the thoughtful man."—Wendell Phillips.

Chapter II

Men Second

"An honest man's the noblest work of God."—Pope.

SOME writer has said "Industry and Commerce are good. They serve the need of men." We might change this phrase slightly to get it more clearly in mind. What I think the writer really intended to say, was "Industry and commerce are good IF they serve the need of men." If industry, if commerce, if business were today serving the needs of men, there would be no necessity for this book nor for this chapter. "Men second" would not exist.

Not that men are always given second consideration. But, no thoughtful or unbiased thinker would claim for a moment that men are given first consideration in the majority of instances. Our whole social order is based on money, on a profit system to a very large extent. It is a condition for which society at large and not any one class is to blame. This condition will be changed by the attitude of society generally—through education.

I remember very well the first sale in my first business venture. This first sale was to a man, whom we will call Andrews. The amount was about $60. I made my sale, rendered my bill and kept rendering it month after month, but did not get my money. Some ten or eleven months afterwards, I received a notice from a creditor's committee that had been appointed by some of the larger creditors of the Andrews Company. This statement set forth briefly that the Andrews Company was in bad financial condition and that it seemed wise before taking any radical steps to have a meeting of all creditors and discuss ways and means for getting the money which was due.

This was my first bad debt, my first experience with a meeting of a creditor's committee. The day that the committee was to meet, Mr. Andrews came into my office, told me his story and asked me if I would attend the creditor's meeting and have something to say.

It is nearly twenty years since I sat in that committee meeting, the first one of its kind that I ever attended but not the last. There were some fifty or sixty creditors seated around the walls of a large room. In

the center was a flat top desk and at the desk sat a man, I should judge about 60 or 65. He was a prosperous looking man, a successful business man with rather a kindly countenance. I learned, as the meeting progressed, that he was the largest creditor, holding the notes of the Andrews Company for something like $8,000. He presently called the meeting to order, explained the financial condition of the Andrews Company, and said that he would be glad to hear from any of the creditors who had anything to say.

Almost immediately one of those present jumped up and began a most severe criticism of Mr. Andrews, making a fiery speech denouncing him. He argued that the only thing to do, and what Mr. Andrews and the company both deserved to have done to them, was to put the concern immediately into the hands of the receiver, and due processes of law be gone through with.

There was a spirit of vindictiveness and animus running through all that he had to say. He implied that the greatest crime possible for a man to commit was to lose money for some one. As I remember it, the Andrews Company owed this creditor about

$430. This first speaker consumed a good deal of time, but when he was finally through another creditor, who had been impatiently waiting, jumped upon his feet and made practically the same arguments and from the same viewpoint. In fact, he made a formal motion that the creditors as a body, hire a lawyer and wind up the Andrews Company forthwith.

By this time I had the conviction, as he talked, that from a business viewpoint the greatest crime a man could commit was to lose money for another man. And that it made no difference how he lost it.

It was all a new experience to me. The feeling that swayed the meeting was strange to me. I did not fully comprehend the situation. However, I was very much interested in watching the man who sat at the desk,—the largest creditor.

When the first individual began speaking, and as he began to warm up to his subject and expressed himself somewhat violently in regard to Mr. Andrews and his company, this largest creditor began slowly "slinking" down in his chair. Lower and lower he went until it seemed that he was, as the expression goes, sitting on the "back

of his neck." He had absolutely nothing to say, his face was expressionless but his position in his chair was expressive. When the first man had finished speaking, he retained his position on the "back of his neck" while the second man harangued the creditors.

I was young and inexperienced. I had not become calloused through years of the wearing of business upon me. Then as I looked at Mr. Andrews, the debtor, his head bowed between his hands, and watched the creditors around the room, all with more or less of an indifferent attitude—it seemed to me that somehow we were not having fair play. I have made a good many public speeches since that day but I doubt if I ever put more mental and spiritual energy into anything than I did the day that I talked to that creditor's committee. Scarcely had the second speaker started toward his seat when I was on my feet.

As I remember it now after a lapse of years, I spoke about as follows:

"Mr. Chairman and members of the Creditor's Committee:

"I am only a very small creditor. The Andrews Company owes me a sum of money that hardly seems worth mentioning when

placed beside the amount that is owing to the chairman of this committee. But, I haven't very much of this world's goods, I have only been in business for myself, and a small business at that, for the matter of a few months and a little money means a great deal to me.

"I cannot help but feel, however, that we are taking the wrong attitude in this matter. From what the first two speakers have said, it would seem to me that they look upon Mr. Andrews as a crook and a criminal. I have always found Mr. Andrews a very fine sort of a man, I don't believe that he has ever been guilty of a dishonest practice. He has attempted to run this business to the very best of his ability. He probably has made some mistakes—we all do, but it would seem to me that it has not been so much his fault as a matter of adverse conditions. As I understand it, if we take legal action we are only going to get a small percentage of our money; whereas if we devise some way of helping Mr. Andrews, we may get all that is due us.

"I know I speak from the viewpoint of youth and with but very little experience. Possibly that is the reason why I speak as I do. But it seems to me that a man should

be given more consideration than simply mere money. There is something better in life than seeing if we can squeeze the last cent out of a man, discard him and throw him to one side.

"Most of us here have been doing business with Mr. Andrews for a good many years. We have found him honest and fair in his dealings. There has been no intention on his part to defraud anyone. As a matter of fact, some of us have made considerable money out of the business dealings that we have had with his firm. We certainly should not forget this, even if we do forget in business any moral considerations or the fact that the most of us profess the brotherhood of man even if we do not always follow it out in our actions."

I couldn't help but watch the principal creditor as I talked. The last speaker had left him sitting on the back of his neck. But as I talked I noticed he began sliding upward until by the time I got this far in my little speech he was sitting almost upright in his chair.

I went on to say that so far as I was concerned, Mr. Andrews could have the $60 that he owed me and welcome. I was glad

to do that much to help him out. Sixty dollars, while of value to me and my little business, would not make or break me. "I can go on," I said, "and continue to do business and lose the money, while if I take the money under the conditions proposed by the two previous speakers, I may not lose in my business but I stand a good chance of losing my self-respect."

"Why can't we appoint a small committee among the creditors and see if we can't find some way of helping Mr. Andrews out; help him continue in a business which will eventually be profitable to us as well as to him."

Then closing my remarks I addressed myself direct to the chairman calling him by name, his name has slipped my mind in the passing of the years.

"Mr. Chairman," I said, "I know that the Andrews Company owes you several thousands of dollars. I know that it is regarded as good business that you should collect this money; I am not asking you or any other creditor here in this room to waive his rights. But so far as I am concerned, Mr. Andrews can have my sixty dollars right now. I would like to do just that much to help him out.

"I am not asking you to do the same. But you are a business man of far more experience than am I, and you ought to be able to find some way of helping Mr. Andrews and his company make money, in order to pay to you and the other creditors what he owes. I will make a motion that the chairman appoint a small committee to take this matter under consideration, with the idea that we will find some way of helping Mr. Andrews and at the same time help ourselves."

A big fat good natured man (and who shall ever say that fat men are not of value in human society?), jumped to his feet and said, "Say! young fellow, you're all right, and I will second that motion and I will see that it is carried through." And he looked around with a good natured winning smile at the creditors assembled. Before he sat down the chairman had put the motion and it was carried with a shout unanimously, even the two speakers who preceded me joining in.

I am not relating this incident as something to my credit, though half of the men in the room came up afterwards and shook hands with me and said that that was the thing to do and they all felt better. What

I have in mind is simply this. Our attitude in business is generally money first, men second. Yet I doubt very much if the average man wants it that way. He is rather a victim of circumstances, a product of his environment. In this our attitude toward money or men, we are all of us at fault, to a greater or lesser degree. The pressure to obtain a mere existence, let alone a living, is a tremendous one. It is felt by all of us, workers with hand or head. We are compelled to give so much time, so much energy, so much of thought, so much attention merely to providing the necessary clothes to wear, the roof to cover our heads and sufficient food to maintain the life of our bodies, that it seems that everything conspires to compel us to consider money first.

The very law of self-preservation drives us continually toward this attitude. Our society is a competitive one. Competition is so severe that we have neither the time nor energy to give to developing a spirit of co-operation. Yet co-operation will produce for every individual a great deal more than our competitive system can ever produce for any one individual.

We quoted in the first part of this chapter

from a writer the words "Industry and commerce are good." Let us not change this to "Industry and Commerce are *God.*" There is a tendency through force of circumstances to make industry and commerce, or its expression "money," a god. So long as money is put first, of necessity man comes second.

Man was not made for money, rather money was made for man. Money, which is an expression of wealth, has been created by labor. It should be in the hands of those who create it, just in proportion to the quantity and quality of labor performed.

We would have a more equal distribution of wealth or money except for the fact that money has in so many instances been manipulated, not earned. And through this manipulation money has come under the control of a few. They have obtained it through shrewdness or unusual ability; not in work but in manipulating. This concentration of large amounts of money, in the hands of the few, very naturally has produced a society where money is first and men second.

"Education is the only interest worthy the deep, controlling anxiety of the thoughtful man."—Wendell Phillips.

Chapter III

Money—Historically

"Money was made, not to command our will,
"But all our lawful pleasures to fulfill."
—Abraham Cowley.

FOR a proper understanding of money, what it is, what it is used for, what it should be used for; we must take the subject up historically. Beginning with the first use, we must show its growth, its development, its relationship to human society, and what its relation should be for the promotion of human welfare. We are discussing the question of money or men, and we must therefore discuss money by itself as well as money in its relation to men.

Money is a medium of exchange. It is something of value which is convenient to use in buying or selling. It may be a piece of metal, gold or silver or copper. It may be coin or stamps issued by the Government. It may be a written or stamped promise, certificate or order, such as our Government bank notes. Whatever it is, it is a recognized medium of exchange.

Among primitive nations or barbarous

people, money or a medium of exchange on which values are reckoned may be copper rings, gold dust, salt, sheep or many other things.

The study of money naturally leads us to a study of capital. Further along we will discuss capital, its beginning and growth. And while capital may mean many things besides money, still the value of capital is measured in terms of money.

It would be interesting if space permitted to trace the evolution of money. Starting with barbarism and savagery money has developed through primitive forms of organized society, on through to semi-civilization, and thus down to the present time. Before we had money savage races traded with each other by means of "barter or exchange."

The needs or wants of primitive people were few indeed. It was only as society grew and developed that any need was felt for a convenient medium of exchange, such as is now found in what we term money. The savage lived from the products of his bow and arrow, from the fruits and vegetables that grew wild, or from the fish that he caught in the rivers or lakes.

Each man at first probably made his own

bows and arrows for hunting the animals of the forest. And we can imagine that one of the first incidents of barter and exchange was when some skilled savage hunter, with his stomach full and some spare time, turned his attention to making a better bow and better arrows. He became interested in his work and proceeded to make more of these primitive weapons than he needed for his own use.

Experience is a great teacher and the practice of making these same weapons made him a skilled workman. Some of his fellow tribesmen admired, and possibly envied the bows and arrows that he had made. At the same time that this man was becoming a skilled arrow maker, possibly some other man of the tribe, by nature more interested in fishing, was catching more fish than he could eat. Nothing more natural than that the arrow maker and the fisherman should exchange the product of their skill and labor. So the arrow maker traded an arrow for a fish. So, "barter and exchange," the forerunner of money, had its beginning in the far-off ages of the antiquity of man. We can well imagine that arrows could have be-

come the medium of exchange or the money of that time of long ago.

An arrow maker, by skill and industry, could build up a stock of arrows. And in this accumulation he became possessed of capital. And it is capital that interests us now, not merely money.

The increase of capital or of wealth in a community, means the progress of that community. The manner of the increase of wealth has also a profound effect upon a nation. For instance, Spain, which was the richest, the leading nation of the world at one time, obtained its wealth through gold taken from the Incas, not through the industry and toil of its people.

So the power and wealth of Spain declined, because its foundation was not the enterprise and industry of its people. For people to make any advance in the arts or the industries, and in the comforts of life, they must produce more than they use. This means that capital will be created—but not necessarily for the benefit of the few.

Capital is sometimes in fact often treated, as antagonistic to labor. But we must remember that in reality it is the accumulated savings of labor and the profits accruing

from labor that produce wealth and capital. We must distinguish capital from money. *Wealth* may be in many other things than *money*. But modern usage treats *capital* as meaning *the command of money;* because money is the ordinary form of capital at the present time.

We will probably be able to get a clearer idea of the meaning of capital and its expression as money, if we use a commonplace illustration. Take for instance, the primitive farmer in ancient times, or the pioneers who formed the settlements in the forests of our own new world. Here we find labor being turned to capital. The land was there as it is today, but without value. The forest had to be removed and the ground cultivated. Through years of hard labor, a man and his family cleared a few acres of ground.

The forest supplied them with fire wood for warmth and gave them comfort in the homes which they had built from lumber out of these same trees. Tilling the soil from year to year provided them with food, and also with coarse homespun clothing. Gradually the acres of forests were turned into acres of productive farm lands. The man had turned the surplus of his labor, over and

above what he needed for food and clothing and shelter, into capital; something which finally came to have a money value.

As the community grew, other industries became necessary besides that of farming. The mill was built where the wheat was turned into flour. The blacksmith at the four corners became a familiar sight. Some man gave his entire time to the making of boots. Money as a convenient medium of exchange and as representing real wealth and capital, was necessary for the growth of the community. It was recognized as necessary to its prosperity and development. A little bit later came the general store; and many of our readers may remember the time when they took a dozen eggs to town as payment for a piece of cloth or for some coffee or tea. An egg was money. It was a medium of exchange of recognized value.

We do not want to go too far in this discussion of the question of money or capital historically. What we do want to do is to emphasize the fact that all wealth, all money is the *product* of labor. The *ownership* of capital or money may be obtained without labor—through clever business practices, through lucky circumstances, through in-

herited wealth or through manipulation of money in a way which may be *legally* right but *morally* wrong.

Money and the capital which it represents is the product of all men, of all ages and should be for the service of all men of this and following ages.

Aristotle, the ancient Greek, in speaking of money "condemns it as vicious, holding that money is naturally barren and that to make money breed money, is preposterous and a perversion of the end of its institution, which he declared was to serve as a medium of exchange and not for the purposes of increase."

Money originally came into use as a matter of convenience to man. It was not something that was invented for the purpose of creating power for the few. We all appreciate full well the fact that today the possession of money means the possession of power. Money has been protected in civilized countries because it represented capital, and capital in turn represented property.

Our civilization has grown up based on a proper and due regard for property rights.

We can see very easily how this has come about. When family life began with prim-

itive men, the human race took its first step in the direction which led to the making of nations. We must have had at first the family clan, then two family clans joined together, making the beginning of the tribe. Such tribes at first probably had no permanent dwelling place, made no attempt to found a settled community.

Even in the tilling of the soil, man at first led a nomadic or wandering life. We find this phase of racial experience repeated in the life of the African savage of today. The small tribe builds its village of flimsy, temporary huts, tills the soil for a season or two, and then moves on. Property rights and the protection of them mean nothing to peoples in that stage of development.

However, when we finally reach a period in man's history where the tribe settled down to a permanent abiding place, became tillers of the soil and erected permanent buildings —then, naturally, property rights came to be recognized. Without such recognition, civilization would never have become stabilized. A man would have had no incentive to clear a piece of ground, erect a permanent home and buildings for his crops, unless he could continue from year to year in the use and enjoyment of them.

Of course, such rights were maintained at first through the ability to defend them against all aggressors.

At first there was a community of interest within the tribe. A strong tribe defended itself and its possessions from its enemies; and through this ability to defend itself, came to force recognition of the rights of property so far as the tribe was concerned.

A community following agricultural pursuits and located permanently made it possible for each man's knowledge and ability to grow. This led to the recognition of each man's property rights. Property was capital, and as capital came to be represented in money, for reasons of convenience, capital and money came to have the same protection afforded it as had been afforded the ownership of property.

It is easy to appreciate the wisdom and desirability of protecting property rights, capital and money in early society. But this protection to money in the modern industrial world has become a menace to man himself. This is a real danger to a great majority of men. The laws which formerly protected property and money for the benefit of men, have finally worked out to the

disadvantage of the many and to the advantage of the few.

Money is a good deal like fire, "A good servant but a bad master." The concentration of wealth or money in the hands of the few, whether used for good purposes or bad, is a menace to the many.

If every man could obtain only so much as he actually earned by his own labor (mental or muscle, or both) there would not be any great concentration of wealth.

If we can create conditions such that each man will get only what he actually earns, the problem will be peaceably solved. These conditions can be created by educating all workers to the necessity for taking an interest in this question; and exerting their influence, which is tremendously powerful if properly organized and controlled.

"Education is the only interest worthy the deep, controlling anxiety of the thoughtful man."—Wendell Phillips.

Chapter IV

Men—Historically

"In a word, we may gather out of history a policy no less wise than eternal; by the comparison and application of other men's forepassed miseries with our own like errors and ill deservings."—Walter Raleigh.

OUR minds can hardly grasp the vast period of years of man's known history. Over 500,000 years ago, man unknowingly began to leave some traces behind him.

Scientific investigation traces back man for 500,000 years and more. It is true that the traces left become very faint as we follow them down through the years and for centuries they are entirely erased.

Scientific men in their researches have dug down many feet through the different layers or strata of the earth, in search of the ancient records of prehistoric man. Each stratum tells its own story of its own period. We learn about the men of the old stone age from the weapons and implements of stone left behind them, buried deep under the soil of modern times. We find the bones of these men. And as we go deeper we find the bones

of other races of men and animals. Finally, when we dig deep enough, we find only remains of animal existence which shows that animals evidently preceded man.

In this study of men—historically, I want to consider quite at length statements of some leading scientists.

About seven years ago the skull of a human being was dug up from a gravel bed in a farm close to Piltdown Commons, Sussex, England. This skull has been named the "Piltdown Skull." From a book by Dr. Arthur Keith, on the "Antiquity of Man," I take the following information: In the same gravel bed in which was found this human skull was also found a part of the remains of a mastodon—a primitive form of elephant which is known to have existed some 900,000 years ago. "In this same location was found remains of a type of elephant that is often found in Indian deposits of the Pliocene period (about 500,000 years ago), but never before found in western Europe. The shallow pocket of gravel at Piltdown, Sussex, yielded not only a new form of man but an elephant which was new to the fauna of ancient England." * * * "The animal remains indicated that

the bottom layer of gravel was laid down in the Pliocene period—a very remote age, if we try to count by years." * * * "A great company assembled in the rooms of the Geological Society of London on the evening of December 18, 1912, to receive the first authentic account of the discovery of Piltdown.

"An unknown phase in the early history of humanity was to be revealed. A revelation of that kind stirs the interest of many men and draws them from their studies and laboratories to breathe the heated atmosphere of over-crowded meeting rooms. The various fragments of the skull had been pieced together, the missing parts had been filled in, a complete skull was thus brought before the meeting. It was quite plain to all assembled that the skull thus reconstructed by Dr. Smith Woodward was a strange blend of man and ape. At last it seemed the missing form—the link which early followers of Darwin had searched for—had really been discovered." * * *

"We may in the present state of our knowledge suppose him to refer the Piltdown race to a time which is removed about a half million years from the present. Be-

yond any question, the Piltdown skull represents the most ancient human remains yet found in England." * * *

"The human remains lay in the most ancient gravel deposit. Since the Piltdown man lived then, the great expanse of gravel measuring nearly 100 square miles has been laid down in a valley that lays 80 feet deep, has been slowly eroded by a comparatively small stream. As the first gravel was being laid down, the culture of man was represented by rudely chipped stones—eoliths. As things are today, man's culture is represented by the wireless messages and aeroplanes which cross the Weald and the great steamers passing down the channel and rural homes and country houses which everywhere meet the eye." * * *

"In the gravel also occurred certain flints which were regarded by Mr. Grist as similar to the eoliths (rudely chipped stones) of the Kentish plateau. Mr. Clement Reid inspected the trench—the only one of the kind known—and found it did not represent any cleft or fault produced by natural agencies. No stream could have produced such a trench; there is no stream now on the plateau. Mr. Fisher could only account for

it on the supposition that it was dug by the hands of man and was designed like similar trenches at that day as an elephant trap. If Mr. Fisher's instance is right and no other satisfactory explanation has been offered, we have the startling revelation that in the Pliocene period (500,000 years ago) mankind had already reached an advanced stage in his evolution." * * *

"Having thus settled so far as the evidence will permit, the approximate position of the Piltdown man in the scale of time—and beyond question he represents the earliest specimen of true humanity yet discovered—we now proceed to see what sort of a being he was. The truth is that we have to discover his characters from the fragments of the skull, no other part was found." * * *

"The writer is a student of the human body and is therefore not in a position to offer any conclusive evidence which will help to settle whether the Piltdown man was Pleistocene (400,000 years ago) or Pliocene (500,000 years ago). Yet there is one point which must weigh with those who seek to place this newly discovered human form in its proper place in the scale of time. The lower jaw, especially in the region of the

chin, is marked by certain characters which separate it sharply from the corresponding part of all human mandibles, and link it closely with the jaw of apes. (The mandible is the principle bone of the lower jaw.) Even in the Heidelberg mandible which belongs to the early Pleistocene age, the human features have already begun to appear. In the Piltdown mandible, the conformation is that of the ape; a Simian stage is still preserved. The Heidelberg mandible shows that the human contour of the chin had already appeared at the beginning of the Pleistocene period, but a change of this kind has not become manifest in the Piltdown mandible. This feature suggests that the Piltdown man represents, as the animal remains accompanying suggest, the Pliocene form. I am of the opinion that future discoveries will prove that the remains found at Piltdown represent the first trace yet found of a Pliocene form of man."

The reader may feel that I have spent enough time in regard to the Piltdown skull and the antiquity of men. Yet Dr. Keith wrote a whole book, and this is but one of many similar books of many different authors who have confined their attention to the

antiquity of man. This one book deals very largely with this one skull known as the Piltdown skull. I have quoted from Dr. Keith's book at length because I want to impress upon the reader that, according to all leading scientists, man has been in the course of evolution or development, for untold thousands of years, longer than we really can intelligently comprehend. We have been building from generation to generation until finally we have reached the present stage of civilization.

Our knowledge of man in the ancient period mentioned above is necessarily very limited. But the suggestion about the trench where they found the Piltdown skull being an elephant trap, gives us something of an idea as to the intelligence of man at that period. From that period of a half million years ago down to the historical period about 5,000 or 6,000 years ago, we find the remains of many races of human beings.

These races came from the southeast, out of Asia, into Europe, each of them existed there for twenty or thirty thousand years and disappeared; and an entirely new race of men came in and took their place. These primitive people have left behind them their flint

instruments for work and war. We find carvings on bone and drawings made by the ancient cave dwellers. We find the bones of these ancient races at various depths in the ground 40, 60, 80 or 100 feet or more below the present-day surface. While the history of these people is found only in a few scattered remnants, yet we can credit the truth of the story which they have left behind them as well as we can believe the history of modern peoples.

In the fertile Mesopotamian Valley, in India, along the banks of the wonderful Nile in Egypt, historical man had his beginning. Previous to that time men had been gradually forming themselves into small hereditary groups or tribes. From fashioning rude implements of stone, they progressed and became workers in metals. From crude language they came to writing books on skins of animals and clay tablets, some of their libraries existing to the present day. In those early days of the historical period, we find the beginnings of astronomy and mathematics, of medicine and philosophy, agriculture, and all the forerunners of the industries and knowledge which we possess today. In some ways the ancient historical

people did things that we have not equalled at the present time.

It would be interesting to trace down through the progressive steps and stages, the evolution of the modern ocean-going, gigantic steamboat with all its luxurious appointments from the first means used by prehistoric man to journey over the water. We imagine that the first boat was nothing but a log which primitive man used to cross the stream or lake with greater ease and safety. Some ingenious savage built the first dug-out, partly burning it and partly hacking it out with a crude stone chisel or axe. It gave him a boat in which he could not only navigate with greater safety, but it gave him an increased carrying capacity for what few things he might possess.

The next stage in development of navigation was probably the canoe similar to the birch-bark canoe of our North American Indians. Then came the first rudely constructed scow propelled by paddles or poles; afterwards came what is now our modern row boat. Not satisfied with the size of the primitive boat, man built larger and larger boats, used his fellow men in slavery as motive power, evolved the idea of making use

of the wind and hoisted the sail.

It is only yesterday, as we scan the long life of the human race, that we applied steam power to our boats. Yet power-propelled boats seem common-place enough today. The passing railroad train attracts but little attention. Street-cars and automobiles are a part of our everyday life. The telephone, the telegraph, "wireless," attract our attention less than does the rising sun.

We look with pride upon the wonderful engineering work in modern building construction; and we are inclined to credit ourselves for all that surrounds us today. Yet as a matter of fact, that which man has today, is not due to man alone in this age nor to him even in small part. It is the cumulative effect of untold millions and millions of men—men who have taken the same journey we are taking from the cradle to the grave and who have passed on to us the results of their work, their worry, and their efforts. It has been a weary journey that the human race has taken from the days when the man who was the owner of the Piltdown skull wandered through the primitive wilderness of what is now a cultivated community in England.

I can only hint at man historically in the limited space in a book of this kind. I have simply tried to show MAN is much older and much more important than money, that money was originally the servant of man instead of man being the servant of money.

It would be a pleasure to the writer to continue this chapter indefinitely but other and more important phases of our subject demand attention.

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Chapter V

Man's Opportunity

"There is an hour in each man's life appointed
"To make his happiness, if then he seize it."
—Beaumont and Fletcher.

OUR forefathers wrote in large letters "all men are created free and equal." Some of those same forefathers were owners of slaves. In a sense, in those days slaves were not regarded as men. But these facts make us hesitate over the statement that "all men are created free and equal."

"We certainly do believe that all men *should* be born to the fullest possible freedom and equality, but that they are, is far from the facts in the case. Each man is a product of heredity and environment. That is, every man or every woman inherits from near and far ancestors certain qualities of mind and body, certain tendencies, certain mental and physical traits. Even among children of the same parents, we do not get the same mental and physical endowments. Far from it. Each one of us is a combination of traits handed down to us from our parents, our grandparents, or our great

grandparents. Two brothers may be entirely opposite physically and mentally. Living conditions play a tremendously important part in man's opportunity; not only his own living conditions but those of his near ancestors. The wrong moral or physical living conditions of grandparents is liable to have a very marked effect upon the grandchildren.

Looking at living conditions first from the racial viewpoint, we recognize at once that they have shaped and molded the various races living upon this earth. The characteristics, the ability of each race is formed and influenced by the climate, the soil, the land in which they live. Races in the hot tropical climates do not progress in the art or sciences, or in mechanical or industrial skill. Life is too easy.

The races in the cold arctic climates do not progress. Securing a bare existence is so tremendously difficult that there is no opportunity, no surplus of physical or mental strength for developing beyond the condition of simply existing. Life here is too hard.

The peoples of the temperate zone have been the ones that have advanced civiliza-

tion. Not because they had greater national ability but because living conditions were favorable. This climate is neither too severe nor too mild. And its constant changes are stimulating. In the temperate climate man has made his greatest advances in literature, art, science and industry.

The favorable climate and the fertility of the soil has made possible accumulation of wealth. Man by his labor has been able not only to sustain life but to create a surplus. This surplus has raised the standard of living, made us more comfortable and happier. We are a fortunate and favored people because we live in a temperate climate. The printing press would never have been invented in a country like the Congo district of Africa. There the heat is so terrific that man has very little ambition beyond eating and sleeping. Neither could we imagine building and operating a railroad in the arctic regions. The long winter nights and the short summer days make existence almost unendurable for any species of living animals outside of polar bears.

We are then the products of our ancestors, living conditions or environment, climate, etc. These vary so widely that

all men are not created free and equal. But even in our favored climate we find men are not created equal. One man is born to poverty, another to wealth. Those of us who are born to the great middle class, the majority, have in many ways more of an opportunity for progress than either of the other classes.

Work, struggle is good for all of us. It is only through such work that we develop. A man can no more develop his character without struggle, which is exercise, than can the muscles of the body be developed without exercise, which as a matter of fact is struggle for the muscles. But, a man may over-exercise, over-train or strain his muscles. Many a man who is born to poverty, finds himself handicapped at the beginning and in an almost hopeless struggle to overcome obstacles, which are insurmountable to him. On the other hand, those born to wealth are born to a life of ease. Not being willing to work, to submit to honest toil, they fail in their development as men and become a menace to society.

Both those who are born to great riches and those who are born in extreme poverty, are a danger to the welfare of the human

race. Both classes should be eliminated from among civilized mankind. This elimination can be brought about by righting the social order so that there shall be no poverty, no great wealth. So that everyone shall have abundance of that which is good and necessary for their development as men, in its broadest and truest sense.

What should be every man's opportunity? We should accord to every man and every woman the opportunity for seeking happiness wherever they will and however they will; providing always that they are not interferring with the rights of others. Every person that is born into this world should have an opportunity first, for education, and second, for earning a comfortable living. Each man's work should be so ordered as to give them time for leisure to develop the physical, mental, moral, and spiritual gifts with which they have been endowed.

A competitive society, which is necessary if money is to be first, is what we now have. If man is the first consideration and we wish to give to every man an opportunity equal to every other man, we must create a state of society where competition is eliminated and co-operation rules universally.

Just a word from a little book entitled "The Destiny of Man," by John Fiske, a book worth every man's reading, because it is so broad and basic in its survey of man's opportunities and possibilities.

"We have made more progress in intelligence than in kindness. For thousands of generations and until very recent times one of the chief occupations of men has been to plunder, bruise and kill one another. The selfish and ugly passions which are primordial—which have the incalculable strength of inheritance from the time when animal consciousness began—have had but little opportunity to grow weak from disuse. The tender and unselfish feelings which are a later product of evolution, have too seldom been allowed to grow strong from exercise. And the whims and prejudices of primeval militant barbarism are slow in dying out from the most of peaceful, industrial civilization. The coarser forms of cruelty are disappearing and the butchery of men has greatly diminished.

"But most people apply to industrial pursuits, a notion of antagonism derived from ages of warfare, and seek in all manner of ways to cheat or over-reach one

another. As in more barbarous times, the hero was he who had slain his tens of thousands, so now the man who has made wealth by over-reaching his neighbors is not uncommonly spoken of in terms which we imply approval. Though gentlemen, moreover, no longer slay one another with knives and clubs, they still inflict wounds with cruel words and sneers. Though the free-thinker is no longer chained to a stake and burned, people still tell lies about him and do their best to starve him by hurting his reputation. The virtues of forebearance and self-control are still in a very rudimentary state and of mutual helpfulness there is far too little among men."

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Chapter VI

What Is Real Wealth?

"Ill bears the land, to hastening ills a prey,
Where wealth accumulates, and men decay."—
Goldsmith.

WHAT of wealth? Real wealth. Of what does it consist? If you will go to the dictionary you will find that the first meaning of wealth is welfare, prosperity, good. But we note that this use of the word is now obsolete. It is no longer used in that meaning, but it closely describes what real, true wealth should be. The word "wealth" now means large possessions, a great amount of money, or an abundance of those things which we desire for our comfort, for our convenience.

That story which was familiar to us in our boyhood days, which is read by every boy or should be, the book "Swiss Family Robinson" serves as an apt illustration of our subject. The Swiss Family Robinson, consisting of father, mother and four sons, are wrecked on an uninhabited island in the south seas. Through this experience they came to realize the value of real wealth and

the worthlessness of mere money. They had no use whatever for a medium of exchange. Gold pieces lost their artificial value on this island and that which ministered to their welfare, came to be to them real wealth.

They were in need of food and shelter. They could not buy shelter with money because there was no one from whom to buy. They could not purchase food with gold pieces because there was no one to sell them anything. This shows us in a rather startling way the fact that money, after all, is but a medium of exchange. It has no intrinsic value. It is only necessary to human welfare in a complex and intricate order of society; where every man is dependent on the work of others. Money is extremely convenient in our present social order but its value is only in that which it represents.

Real wealth, that is *welfare,* for the Swiss Family Robinson, was found in those things that helped them to make for themselves a shelter; that aided them in securing food and clothing. We have here a story then of men without money, yet having real wealth. In this story of the Swiss Family Robinson, we find them first with a temporary shelter then with a permanent abode. At first their food

supply is very uncertain. Later, due to the real wealth which they took from the ship's hold in the shape of farm implements, they created further real wealth—a supply of food or provisions above their immediate wants.

The first hard years they wrested from nature only that which satisfied their purely physical wants and needs—food and shelter. Later there came a time when their hours of work could be shortened. Opportunity was then given them for reading and studying, for relaxation and pleasure. They began to accumulate real wealth—not money.

But we are not the Swiss Family Robinson and we are not living on an uninhabited island. We are living in a complex and intricate state of society. No longer does a man count his wealth in the few acres that he tills, or the house and buildings which he has erected. Our modern industrial wealth is quite different from anything which has preceded us in the history of man.

The true wealth of a nation consists not in its amount of wealth measured in money. Rather the nation's wealth is determined by whether wealth and money are distributed so as to create real wealth or welfare for the men composing the nation.

In a primitive farming community the labor of each man on the farm brought back to him all that was necessary for his welfare.

While nature did not always smile upon him and some crops were failures, yet in the main his toil came back to him in food, clothing and shelter each year. And there was a gradual accumulation for the years that were to come. In such a community there was real wealth because there was welfare.

While agriculture had and now has its problems, far more perplexing problems are those of the worker in our modern industrial life. Is he getting as a reward of his labor real wealth in the shape of welfare? Does he get beside food, shelter and clothing, a surplus for the years to come when it will be more difficult for him to turn his work into wages?

In the simple farming communities no man was rich and none need feel the pinch of poverty. Wealth was fairly well distributed. The welfare of the community at large constituted its strength. If our modern industrial life is not distributing wealth fairly, which is always the product of labor, whether of brain or brawn, then we have a condition where wealth comes to mean

money or capital. But we have not true wealth in the sense of human welfare.

Rome at one time ruled the world. Rome had money, wealth, power unlimited. In the golden, palmy days of Rome there were riches such as had never been known in the history of the world before. But what of Rome's true wealth? What of the welfare of the nation? Rome built her wonderful highways, Rome sent her soldiery into all parts of the known world. Rome built her beautiful temples, wonderful gardens, developed her art, her literature, her law, her commerce. Rome came to have her multi-millionaires. But Rome had her poverty, too, and her slaves. And it was only a few centuries and Rome was gone. Rome had wealth, but not welfare.

This great country of ours has its highways, and they are now steel highways. We sent a wonderful army across the seas. We have developed the fine arts, laws, literature, science, learning. We have developed our commerce, our great industrial plants which supply the world. We have our multi-millionaires. But we have our poverty and who shall say that we do not have our slavery? For the permanency of any nation we must

have real wealth—welfare for the individual. To promote this condition we must have wealth and money paid to men only for actual work of brain and body.

Dr. Holland in that most interesting book, "Sevenoaks," tells of the building of a home and has one of the characters in the book say: "To build a human home, where woman lives and little children open their eyes upon life, and grow up and marry and die—a home full of love and toil, of pleasure and hope and hospitality, is to do the finest thing that a man can do."

Here then is a word picture of real wealth, of that which makes life worth while. But we must not forget that real wealth is made possible to more men only when money is made to serve men.

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Chapter VII

Natural Resources and Public Utilities

"For as labor cannot produce without the use of land, the denial of the equal right to the use of land is necessarily the denial of the right of labor to its own produce."—Henry George.

IT SEEMS almost useless to attempt to take up this great subject in a single chapter. It is impossible to more than briefly touch upon some phases of this much mooted question.

There are many arguments advanced to show that land itself should not belong to individual men. These arguments have some foundation. But how much stronger are the arguments that the mineral wealth underneath the land should not belong to individual men! For we build up the value of land by farming it properly. But when we take out minerals we tear down the value of the land.

The first forms of rude society protected man in the ownership of property. It was necessary to do this in order to stabilize society—to protect the man in the labor he expended upon his particular piece of prop-

erty. Without some assurance that he would be allowed to reap the reward of his industry from year to year, there would have been no incentive for him to work the ground, and agriculture in its modern sense would never have been developed. Man in his land laws considered only the surface soil, which would bear the fruits and grain through cultivation. By protecting man in his property rights, he was given that which was due him as the results of his labor.

No one a century ago could foretell that our government, in granting land in Pennsylvania was giving the owner untold wealth in the crude oil which lay deep down under the surface. Oil had not been discovered at that period. When it finally was discovered, it was luck that the man who happened to own the farm in a particular locality came suddenly into an unthought-of fortune through the bursting oil.

The value of soil at the surface of the earth may be increased at the same time it is producing that which is needful to society as well as the individual, but its wealth cannot be obtained without giving an equivalent in the form of work or labor.

We all know the history of the oil fields

of Pennsylvania. We are all well acquainted with the fact that enormous fortunes were made for some few individuals without any toil. This was simply due to owning part of a natural resource. It surely is not right either to ourselves, or our children and children's children which are to follow us, to allow the natural resources of the earth to be used for the benefit of a few individuals; who through chance are able to gain possession of them.

Practically all farm land is capable of cultivation. At any time and at all times, the owner of it may grow enough to maintain life for himself or his family. But natural resources like oil, or coal, or minerals are not found under every farm. Our inland lakes and rivers are common property for fishing, protected by law in recent years, so that the fish may breed and multiply, and continue to be common property. Yet our fish and game laws are not actually necessary in order that society may have sufficient food. They are enacted rather that our citizens may not eventually be deprived of the pleasure and sport of fishing and hunting.

If we are furnishing protection of this kind in order that we may add to the pleasure of individuals, how much more necessary it is

to protect our mineral resources. They do not breed and multiply but are reduced in quantity each year with no possible way of replacement. Certainly for the welfare of society at large, our natural resources in the shape of minerals and oil and coal must be conserved—not for the exploitation of the few but for the benefit of the many.

The English scientist, Alfred Russell Wallace, refers to this question in an interesting way. The following quotation is taken from his book, "Social Environment and Moral Progress."

"I will here add one other argument which goes to the root of the matter by showing that the alleged owners of minerals have not even a legal title to them. It is, I believe, a maxim of law that public rights cannot be lost by disuse. Landed estates were in our country, created by the Norman Conqueror to be held subject to the performance of feudal duties. Deep seated minerals were then not known to exist and were not (I believe) specifically included in the original grants. Except, therefore, where they have since been made private property by *act of Parliament,* they still remain public property. I submit, therefore, that they may be

both legally and equitably resumed by the government as public property and worked for the good of the public and of posterity. Compensation to the supposed present owners would be a matter of favor, *not of right.*"

While I have argued the question of natural resources partly from the legal aspect of ownership, I think that in matters of this kind, we can arrive at a correct solution if decided upon the broader basis of that which is right. We must agree that the greatest good for the greatest number is right. If we say the greatest good *for all,* we are certainly correct.

It may be government ownership. It may be government control. But some method should be adopted which will make it impossible for a few men to exploit and waste natural resources, for the purpose of accumulating money for themselves. That this has been and is being allowed is but an added argument proving that money is considered first and men second.

When we come to the question of public utilities, such as the railroads, the telephone, the telegraph, our supply of gas, electricity, water, we find that we are dealing with necessities of life. These are things which are

necessary for all the people. These are very similar to natural resources. The continued use of our public utilities for posterity, will naturally be limited by our supply of coal and minerals unless at some future time, some other form of securing power or heat is discovered. The necessity for the proper control of public utilities, is just as urgent as the necessity for control of natural measures, so necessary to human welfare. That which is so necessary and so vital to human welfare as the transportation systems of this country, should certainly be under the control and supervision of the people of the country.

We cannot even suggest, in this chapter, a discussion of the question of what is to be done toward solution of the railroad problem. It is too big. However, I would simply throw out the suggestion that the railroad problem is a problem of money or men. If the railroad problem is solved correctly, it will be solved in the interests of men.

If the railroads are to be run simply for the purpose of making money for the individuals that own them, they should be left to the individuals. If money and men are *both* to be given consideration, then men,

through their legal representatives, should have a voice in the control of the railroads.

If men are to be considered first, then we are facing an entirely different problem. In fact, we are facing a problem which is quite new to society.

We have built our modern industrial fabric very fast. That we have built so fast has been very largely due to our wonderful transportation systems. That gross mismanagement has grown up in connection with railroads, as with other industries, no one questions. That we can at one stroke of the pen wipe out all these abuses by any plan, elaborate or simple, no one believes. It is like so many of our other problems, we must take time.

Shall we solve it primarily for men or primarily for money?

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Chapter VIII

Moral Progress

"Vicissitudes of fortune, which spares neither man nor the proudest of his works, which buries empires and cities in a common grave."—Gibbon.

IT IS extremely difficult to discuss moral progress understandingly within the limited space of a single chapter. It is only possible to touch a few points here and there and not go into it deeply. Some reference to it, however, in a discussion of money or men is absolutely necessary. If we have made moral progress, we must take at least a fleeting glance backward in order to make some comparisons. We cannot judge of progress from simply referring to present-day conditions. Progress denotes time or distance; and we must go back as far as possible in our knowledge of the morals of the human race, to see what were its beginnings and how far we have progressed since that time.

Many thousands of years before the historical period, we find that man made a practice of burying his dead. A respect for the dead is only second to a proper regard for

the rights of the living. And the rights of the living show the morals of people at any given period.

Dr. Osborne in his book, "Men of the Old Stone Age," states that "we must infer that the conception of survival after death was among the primitive beliefs attested by the placing with the dead, of ornaments and of weapons, and in many instances of objects of food. It is interesting to note that the grottos and shelters were so frequently sought as places of burial; also that the flexed limbs or extended position of the body prevailed throughout the west of Europe in the Neolithic time as well as the use of color through the Solutrean period into Magdalenian times. It is probable from their love of color in Parietal decorations, and from the appearance of coloring matter in so many of the burials, that decoration of the living body with color was widely practiced and that color was freshly applied, either as a pigment or in the form of powder to the bodies of the dead in order to prepare them for a renewal of life."

Our information in regard to the moral condition of pre-historic men is very limited. We cannot believe primitive man had

a moral code the same as we today. Yet his regard for the dead and belief in a future existence as shown in his burial custom, shows a moral condition somewhat similar to ours. If we think those far off ancestors believed in the immortality of the soul, we must also conclude that there was worship of a supreme being. That worship must have taken outword form, in that way being like our present religions. However, we feel that ancient man's moral code must have been most crude. We feel that he could not have had the same sympathetic regard for the living as we have, which is shown in our charitable organizations, homes for the aged, and hospitals.

We are apt to mention the hospital, the care of the sick through modern medicine and surgery, as showing our wonderful moral progress. Are we so far ahead of ancient man in this regard? I think the evidence that "trepanning" was practiced by ancient man shows we have not progressed so far after all. Dr. Keith in his book, "The Antiquity of Man," gives the following evidence:

"One other point may serve to show that the status of the Neolithic man was higher

than is usually supposed. The people of France of that period prepared their dead in caves or large artificially prepared subterranean chambers. None of these Neolithic subterranean chambers have been more systematically and scientifically investigated than the one accidently discovered in 1908 on the side of a hill some sixty miles to the east of Paris. Remains of over 120 individuals representing both sexes and all ages were found within this ancient tomb. The fall of earth and rock had buried the doorway of the sepulcher about the close of the Neolithic period. All the work flints and ornaments found within the sepulcher were of that age of culture. No traces of the bronze or iron periods were found. No less than eight of the skulls had been opened during the life by the operation known as trepanning or trephining. It is clear, too, that in the majority of cases, those Neolithic men undertook and successfully carried out operations which even modern surgeons hesitate to perform."

To think of ancient man removing a portion of the skull of another man with only a stone chisel and thus performing the operation known as "trepanning" fills us with

wonder and admiration. But that he did it is proven by the evidence left behind by men of thousands of years ago.

What led these men of so long ago to practice so daring a surgical operation, using simply stone instruments? We must, as Dr. Keith expresses it, believe that "a people who practice the operation of trepanning must entertain certain beliefs concerning the constitution of the human body—beliefs which provide them with principles on which their actions are based."

The motive which caused Neolithic man to perform this operation was the same motive which has brought our modern hospitals into existence. Modern surgery, modern care of the sick and the afflicted does not necessarily prove moral progress on our part. It may simply prove a higher degree of mechanical skill in surgery, or a wider knowledge in the use of medicine. Science, wealth, learning, knowledge, industrial achievement is not a measure of the progress of morality.

The history of the moral progress of the race is the real history of the race itself. What were the moral standards of ancient people? Alfred Russell Wallace has writ-

ten a book on this subject called "Social Environment and Moral Progress." For anything like a complete study, the reader is referred to this book. I can only touch upon it in this book money or Men.

Dr. Wallace states that in "the earliest records which have come down to us from the past, we find ample indications that * * * the accepted standard of morality, and the conduct resulting from these, were in no degree inferior to those which prevail today, although in some respects they differed from ours."

We forget sometimes in this christian era, that other great religious teachers lived and taught in the long years before Christ. The noted Indian story, the Maha-Bharata of about 1500 B. C., the poems of Homer, the teachings of Buddha and Confucius, and of Socrates and Plato, all before the Christian era afford, as stated by Dr. Wallace, "indications of intellectual and moral character quite equal to our own; while their lower manifestations as shown by their war and love of gambling were no worse than corresponding immoralities today."

The great Indian story referred to tells of the love of man for man; of a belief in the

immortality of the soul; and of the future life. Dr. Wallace in quoting a passage from this "Hymn of Death" comments on it as showing "a perfect confidence in that persistence of the human personality after death which is still a matter of doubt and discussion today."

We can hardly say in the present day that we are less cruel in war than ancient men. The memory of the tremendous struggle, the greatest in the world's history, upon the battle fields of Europe is all too close to us. So close, that we recognize the thinness of the veneer of civilization of the twentieth century.

Dr. Wallace in his book refers to our present living conditions of "insanitary dwellings and life-destroying trades, adulteration and gambling, our administration of 'justice' as immoral." And in his final chapter of the treatment of the subject historically he gives "indications of increasing moral degradation."

Written just before the great war this following paragraph is more than interesting. "Of war too I need say nothing. It has always been more or less chronic since the rise of the Roman Empire but there is

now undoubtedly a disinclination for war among all civilized people. Yet the vast burden of armaments, taken together with the most pious declarations in favor of peace must be held to show an almost total absence of morality as a guiding principle among the governing classes. *In this respect, the increasing power of labor parties all over the world seems to afford the only hope of a real moral advance."*

Ancient men, however, had slaves. Prisoners taken in war were made slaves and the powerful oppressed the weak. Might ruled against right. It is possible in our great modern industrial era to have a form of slavery that comes not from captured prisoners of war. The great sociologist, Schaeffle, who was by no means a radical, said, "There is nothing more brutal than a moneyed aristocracy, in persecuting those who dispute its dominion."

So much has been written in regard to our moral progress, our social status and living conditions, so large and ever increasing are the statistics that we are forced to stop short of our mark.

In ending the chapter we will again quote from Dr. Wallace's book: *"Taking account*

of these various groups of undoubted facts, many of which are so gross, so terrible that they cannot be overstated, it is not too much to say that our whole system of society is rotten from top to bottom, and the Social Environment as a whole in relation to our possibilities and our claims is the worst that the world has ever seen."

"Education is the only interest worthy the deep, controlling anxiety of the thoughtful man."—Wendell Phillips.

Chapter IX

Material or Industrial Progress

"When a man dies they who survive him ask what property he has left behind. The angel who bends over the dying man asks what good deeds he has sent before him."—The Koran.

PERHAPS every generation has felt they have made progress, far beyond any previous generation. Certain it is that our own generation has a very positive feeling that they are far more accomplished than any preceding generation. "This wonderful twentieth century of ours" is a phrase most familiar. What has been our actual progress during the historical period—in science, industry, engineering, and in all that which might be termed material or industrial progress?

Centuries ago the Arabian story teller pictured to the listeners the magic tapestry on which one could sit and be transported swiftly through the air. He described the wonderful apple that brought healing to the sick. He told of the charmed mirror that reflected what was happening at a distance in its surface.

The present day bids fair to see these things the ancient Arabian story teller imagined, become facts. The magic tapestry becomes a reality in the aeroplane. The wonderful healing of the apple is illustrated by modern medicine and surgery. And the wireless tells of happenings upon the other side of the globe, before they have fairly reached their conclusion.

Because we have made material or industrial progress, we have made many wonderful discoveries and inventions in science and industry. But these things do not prove that men of today are more intellectual and wiser than men of past years.

Although we have progressed materially, although the wealth of the world is greater than ever before, I question whether man has greater intellectual power. The accumulated knowledge of all the past centuries is ours. To wrest scientific knowledge from nature 5,000 years ago, may have required men of greater intellect than those of the present time. Back 5,000 years ago there was no printing press, no writing. Imagine the intellectual power necessary in those times for material progress. The accumulation of knowledge by those who have pre-

ceded us naturally has made our rate of material progress more rapid. And the rate of progress will increase even more rapidly in the years to come.

The material or industrial progress made by ancient peoples is not to be despised. The civilization of ancient Egypt was wonderful in many ways. The Hindus built beautiful palaces and erected great temples. They built forts and weapons of warfare and implements of peace. They made jewelry and wonderfully fine fabrics. While not all of their buildings have survived the attacks of India's tropical climate, we know enough of their material progress of a few thousand years ago to credit them with a civilization which showed a wonderful material progress and achievement.

The records of the ancient Chaldeans and Babylonians in the valley of the Mesopotamia, of which we have authentic records dating back of those of India and Greece, show some wonders which we cannot now duplicate. The wonderful hangings of ancient Babylonia are today recognized as having been one of the wonders of the world. Our material or industrial progress of today, is more in the *speed* of our achievements

than in its character and permanency.

Even the things done by the mound builders of our own country may outlast our twentieth century achievements.

Some of the pyramids of Egypt have withstood the ravages of time for many thousands of years. The great Egyptian pyramid of Gizeh is the largest of some seventy pyramids scattered through Egypt. The date of its building is generally given as about 3700 B. C., nearly 2,000 years earlier than the civilization of ancient Greece. Herodotus, the Greek historian, is authority for the statement that it took 100,000 men twenty years to erect this great pyramid. It covers 13 acres, is 451 feet high, contains 2,300,000 stone blocks which have an average size of 40 cubic feet, and the estimated weight is nearly 7,000,000 tons. It is the largest piece of masonry ever built. The average weight of the stones is 2½ tons each, but some of them weigh 50 tons each. The stone blocks were fitted and squared with an accuracy seldom equalled in building operations today.

Burton Holmes, the travel lecturer, refers to the pyramids as "eloquent of the wealth and power of those (ancient) kings. They

represented the suffering, pain and toil of dumb, uncounted multitudes of slaves. They are the highest and costliest, crudest tombs the world has ever seen."

Have we progressed so far today that we can say the products are produced without slave labor? A careful review of the facts for the past fifty years would indicate that industrial slavery can be almost as bad as actual slavery.

Like the hanging gardens of Babylon, the pyramids were numbered among the seven wonders of the ancient world, and a modern world still marvels at their construction. The historian says of them, "these venerable memorials of the early world, although they stand so far back in the gray dawn of the historic morning, mark not the beginning but in some respects the perfection of Egyptian art. They speak of long periods of human lives, of ages of growth and experience lying behind the era they represent."

The little that we know of ancient Egypt shows that the ancient pyramids mark the ending of the material progress of that country. It took many thousands of years of progress to reach the age of the pyramid builders.

This great pyramid, the Gizeh, shows something of the progress made by the ancient Egyptians. It is placed very close to the 30th parallel of latitude. Its four sides face the north, south, east and west. It is a perfectly square structure. And the foundation is level. According to the English scientist, Wallace, "the first thing the builders had to do was to get a true meridian line and they could have done this in two ways. By observation of the sun or the pole star, the latter being much the more accurate though more laborious than costly. * * *

"In order to observe the direction of this star at its lowest point, the builders excavated in the solid rock a tunnel about 4 feet in diameter so as to keep this star visible each day at the lowest point of its circuit. This tunnel extended 350 feet through the rock to a point nearly under the center of the pyramid where by a small vertical boring, a plumb-line could have been dropped so as to obtain the direct line of the meridian on the surface, and afterwards on each successive step of the pyramid as it was built up."

Mr. Wallace goes on to show the knowledge of astronomy and of engineering which the ancient Egyptians had. He describes

how some of the grottos and galleries of the pyramids are so arranged as to make astronomical observations possible. All of this shows that the ancient Egyptian must have been possessed of more knowledge than we usually give him credit for. His material progress must have advanced to a point where the relative value of money and men might well have been discussed at that far off day.

I have discussed at some length the material or industrial progress of the civilizations of some of the dead and forgotten races; because I feel that we are going to find many of the answers of our present day problem by so doing.

The kings, with money and wealth, built the material things of their time, using slaves to perform the labor. We have today our kings of commerce and industry. The rate of progress which they are making in this "wonderful twentieth century of ours" is admittedly far beyond that which has ever been made in the past. Industrial slavery may be just as real and cruel, compared with modern civilization, as was the slavery of ancient Egypt.

I have shown that material progress had

its beginnings long before historical times. Industrial progress develops, unfolds, increases its rate of progress. It constantly changes conditions. It constantly makes new problems. As it hastens ever onward it accumulates wealth. In its rapid journey is it to simply pile up wealth and capital—money? Or is it to be harnessed, directed, yes driven for the benefit of men?

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Chapter X

Every Man Should Earn A Living

"I earn that I eat, get that I wear, owe no man hate, envy no man's happiness; glad of other men's good, content with my harm."—Shakespeare.

IN co-operative society, it goes without saying that every able-bodied man should earn a living. That is, that every man should labor and create enough to contribute his share to the general welfare of the community. He should produce as much as he consumes and a little more. In a competitive society man does not necessarily earn a living, he simply gets it. In keeping with this line of thought, I want to quote again from the book by Mr. Rauschenbusch:—

"The social nature of man makes him an imitative creature. The instinct of imitation and emulation may be a powerful lever for good if individuals and classes set the example of real culture and refinement of manners and taste. But the processes of competitive industry have poured vast wealth into the lap of a limited number, and have created an unparalleled lavishness of ex-

penditures which has nothing ennobling about it.

"Those who have to work hard for their money will, as a rule, be careful how they spend it. Those who get it without effort, will spend it without thought. Thus parasitic wealth is sure to create a vicious luxury, which then acts as a centre of infection for all other classes. Fashions operate downward. Each class tries to imitate the one higher up, and to escape from the imitation of those lower down. Thus the ostentation of the overfull purses of the predatory rich lures all society into the worship of false gods. It intensifies "the lust of the eye and the pride of life" unnaturally, and to that extent expels "the love of the Father," which includes the love of all true values.

"Any one can test the matter in his own case by asking himself how much of his money, his time, and his worry is consumed in merely "keeping up with the procession," and is diverted from real culture to mere display by the compulsion of social requirements about him. The man who lives only on his labor is brought into social competition with people who have additional income through rents and profits, and must break

his back merely to keep his wife and children on a level with others.

"The very spirit of democracy which has wiped out the old class lines in modern life, makes the rivalry keener. In Europe a peasant girl or a servant formerly was quite content with the dress of her class and had no ambition to rival the very different dress of the gentry. With us the instinct of imitation works without a barrier from the top of the social pyramid to the bottom, and the whole process of consumption throughout society is feverishly affected by the aggregation of unearned money at the top. The embezzlements of business men, the nervous breakdown of women, the ruin of girls, the neglect of home and children, are largely caused by the unnatural pace of expenditures. If the rich had only what they earned, and the poor had all that they earned, all wheels would revolve more slowly and life would be more sane."

"Industry and commerce are in their nature productive and therefore good. But in our industry a strong element of rapacity vitiates the moral qualities of business life. A railway president in New York said to me —half in joke, of course: "The men who

go down town on the elevated at seven and eight o'clock really make things. We who go down at nine and ten, only try to take things away from one another." Supplying goods to the people is, of course, the main thing; but crowding out the other man, who also wants to supply them, takes a large part of the time and energy of business.

"Our competitive life has so deeply warped our moral judgment that not one man in a thousand will realize anything immoral in attracting another man's customers. 'Thou shalt not covet thy neighbor's trade' is not in our decalogue."

If we consider money first, the tendency will be not to earn a living by doing creative work; but rather to give our energy and time and thought to taking away money, which represents creative labor, from some one else who has it. The man who invents a useful machine, the man who builds it, the man who sells it, and the man who buys it and uses it, are all men who earn a living. They are adding to the wealth of the community and making possible an increase in the sum total of human happiness; provided the wealth which they create is rightly and fairly distributed.

The man, however, who does not earn a living but takes it from someone in this same useful machine, does not add to human happiness or welfare, but lessens it. The man who raises a hundred bushels of potatoes earns a living, creates wealth. The man who buys these same hundred bushels of potatoes for speculative purposes and sells them at a big advance over the purchase price, makes a profit. He may get a living but he does not earn one.

The natural course of evolution has brought us to a time when individual man exchanges his own labor products for other products. Instead of growing his own potatoes, spinning cloth and making his own clothes, preparing leather for his own shoes, sawing up lumber for his own home—each workman specializes in some one thing thereby earning his living. Money gives him in convenient form, a medium of exchange for obtaining the product of others.

This distribution of work, this specializing by the various groups of men, *should give* great advantages. The resultant product should be much better, and obtained at a cost of far less labor. For every man to mine his own coal, to build his own stove or

furnace, to build his own house, and provide all the necessaries for existence without counting the luxuries, would mean for both the individual and the community at large a tremendous economic waste. We are specializing in modern times and our dependence upon the work of others should give every man far more at less expense than under the old primitive system of "every man for himself."

If the man in the shoe factory receives $1.00 for making a pair of shoes, and his neighbor who works in a hat factory pays $5.00 for the same pair of shoes—it would look as if there was a waste somewhere. That some one in distributing the shoes is getting a living and not earning it. I do not know that a pair of shoes retailing at $5.00 costs only $1.00 to make. But we all of us know that the worker who earns his living and creates necessities finds it necessary to pay a too largely increased price for the finished products of labor.

If we could imagine a town of just 100 men with their families we can see this more clearly. Let us then suppose that this community of 100 men is mining coal, iron and other necessary metals. It is taking lum-

ber from the forest, growing food and creating all the necessities of modern life through labor.

When we make a pair of shoes in this town, the hides of the cattle would be tanned and made into leather. Some man in the community would turn the leather into shoes. The man who bought the shoes would pay the farmer for his labor in raising the cattle. He would pay the tanner for tanning the hide, and he would pay the shoemaker for his time in making the shoes. Every man in the community of 100 men would thus be earning his own living. But supposing some man came into the community with sufficient money to buy all the shoes that the shoemaker could make. Suppose that the actual retail cost of a pair of shoes in this community had amounted to $1.00 a pair. The man with money could buy all the shoes at $1.00 a pair. He could then charge $5.00 a pair because he would have all the shoes—a monopoly.

Now if it is impossible for any one living in this town to buy shoes outside of the town, each one will have to pay $5.00 for a pair of shoes—for which he used to pay only $1.00. The difference of $4.00 goes to

the man with money. He gets a living without earning it. Some may think he is entitled to this profit because of his shrewdness, his foresight, his ability as a business man. From a business (money) standpoint, he is entitled to all the profit he can squeeze out. From a moral (man) standpoint he is entitled to only fair pay for his work.

The man who enters this small town and buys up and secures a monopoly of all the shoes, and sells them at a huge profit, is not a necessary man in that town. In a large town, the man who makes the shoes can't distribute them. Some man in a large town can earn a living by distributing shoes. But he is not entitled to a large profit over what his time is worth.

There is a tremendous value to society in having every man earn his own living. There is a satisfaction in the doing of *creative* work, a pleasure that cannot be found in any other way. The man who is doing creative work, who is performing useful labor, is benefiting both himself and the community in which he lives, as well as society at large.

The farmer who tills the soil and grows

grain is doing creative work. He is earning his living. The railroad that hauls the grain grown by the farmer is doing a useful work. The railroad employe who aids in this distribution of the grain is earning his living. But the man who speculates in the grain and attempts to monopolize it even in a small way, may get a living, but he does not earn it. He is not only of no value to the community and society at large, he is a positive menace to organized society.

The railroad owner who distributes the grain is earning a living if he is managing the railroad with economy for the benefit of both the producer and the consumer. But he does not earn his living, although he may get it, when he uses the railroad for manipulation. Then he devotes his energies to the acquiring of wealth which is already created.

Closely allied with this question of money or men, is this same question as to whether a man shall *earn* his living or merely *get* his living.

When we reduce the number of men who are simply *getting* a living and make them *earn* a living we reduce economic waste. We make it possible for the man who earns his living to receive a just reward; to get actually what he has earned.

In our supposed community of 100 men, if each man were actually earning his living, each man would get the just and proper return for his labor. If only 90 of the 100 men were earning their living, and 10 were *getting* a living through manipulation and scheming—then the 90 men would receive only 9/10ths of what they earned. Each one of them would have to contribute 1/10th to the 10 men in the community who are *getting* a living but not *earning* it.

The worker who earns a dollar should be able to buy back with it an exact dollar's worth of the work or labor of another man or other men. This would be possible if each man, laborer, foreman, superintendent and all others were paid just what they earned by labor of hand and brain.

The wage question is an important one. But if every man had to *earn* what he *got,* the wage question would be settled.

You can help build a new Public Opinion which shall insist that *every man earn his living.* This will stamp out the idlers—the parasites whom the earners are now supporting.

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Chapter XI

Work and Wages

"For the laborer is worthy of his hire."—New Testament.

EMERSON is credited with saying "the man who writes a better book, preaches a better sermon or builds a better mouse trap than his neighbor, though he build his house in the woods, the world will make a beaten path to his doorway." That is, the man who does better work than his fellowmen, whether of brain or brawn, will be sought out and paid more for the products of his industry.

The value of a man's work, translated into wages, is dependent largely upon the character of his work. The law of supply and demand very largely controls the wages of the worker. Artificial laws or conditions may be created that will interfere for a time with the natural law of supply and demand; but in the long run, natural laws must prevail over man-made laws.

A proper adjustment of wages can be made if based on supply and demand. If

there is a surplus of positions in any community, the earning power of each position is reduced. The supply is greater than the demand. In time, the number of positions is likely to be adjusted through natural causes.

Some doctors are better than others, and so far as possible people pick out the best doctor. The best doctors will be employed often, and some of the less skillful ones will find it impossible to make a living. They will be compelled either to go into some other line of work or they will have to move to some other community where there are not enough doctors.

If there are too many farmers, farm produce gets so cheap that many men quit the farms for work which pays better. This will gradually cause prices of farm products to again rise. Farming may then again become more profitable than other work and men again go back to the farm. Some carefully worked out plan for distribution of work, based upon the natural law of supply and demand, would therefore make work as well as wages steadier.

This book is not the theories nor the opinions of some one writer. It is rather a com-

pilation for the benefit of the worker. To show him the true relation of money and men.

Walter Rauschenbusch, author of "Christianity and the Social Crisis," was first pastor of a church in New York City and later a professor in a Theological Seminary. He stands not in the midst of the hurly-burly and strife of money vs. *men,* but looks at the entire question as a student. He is not a manual laborer himself. He would seem to be naturally antagonistic to labor. Yet see what he has to say regarding "Work or Wages." As a student and a writer, he gives his opinion from his own viewpoint. Yet he places the value not on money but on men. Rauschenbusch says:

"In the agricultural stage of society the chief means of enrichment was to gain control of large landed wealth; the chief danger to the people lay in losing control of the great agricultural means of production, the land. Since the industrial revolution, the man-made machinery of production has assumed an importance formerly unknown. The factories, the machines, the means of transportation, the money to finance great undertakings, are fully as important in the

modern process of production as the land from which the raw material is drawn. Consequently the chief way to enrichment in an industrial community will be the control of these factors of production; the chief danger to the people will be to lose control of the instruments of industry.

"That danger, as we saw in our brief sketch of the industrial revolution, was immediately realized in the most sweeping measure. The people lost control of the tools of industry more completely than they ever lost control of the land. Under the old system the workman owned the simple tools of his trade. Today the working people have no part nor lot in the machines with which they work. In capitalistic production there is a co-operation between two distinct groups; a small group which owns all the material factors of land and machinery; a large group which owns nothing but the personal factor of human labor power. In this process of co-operation the propertyless group is at a fearful disadvantage.

"No attempt is made to allot to each workman his share in the profits of the joint work. Instead he is paid a fixed wage. The upward movement of this wage is limited by

the productiveness of his work; the downward movement of it is limited only by the willingness of the workman to work at so low a return. His willingness will be determined by his needs. If he is poor or if he has a large family, he can be induced to take less. If he is devoted to his family, and if they are sick, he may take still less. The less he needs, the more he can get; the more he needs, the less he will get. This is the exact opposite of the principle that prevails in family life, where the child that needs most care gets most. In our family life we have solidarity and happiness; in our business life we have individualism—well, not exactly happiness.

"The statistics of wages come with a shock to any one reading them with an active imagination.

"But the real wages are not measured by dollars and cents, but by the purchasing power of the money. That the necessaries of life have risen in price in recent years is familiar enough to every housekeeper. Wages, too, have risen in some trades. Very earnest efforts have been made by experts to prove that the rise in wages has kept pace with the rise in prices, but with dubious re-

sults. * * * Hence, if wages had remained apparently stationary, they had actually declined.

"The purchasing power of the wages determines the health and comfort of the workingman and his family. It does not decide on the justice of his wage. That is determined by comparing the total product of his work with the share paid to him. The effectiveness of labor has increased immensely since the advent of the machine. The wealth of the industrial nations consequently has grown in a degree unparalleled in history.

"The laborer has doubtless profited by this in common with all others. He enjoys luxuries that were beyond the reach of the richest in former times. But the justice of our system will be proved only if we can show that the wealth, comfort, and security of the average workingman in 1906 is as much greater than that of the average workingman in 1760 as the wealth of civilized humanity is now greater than it was in 1760. No one will be bold enough to assert it. The bulk of the increase in wealth has gone to a limited class who in various ways have been strong enough to take it. Wages have ad-

vanced on foot; profits have taken the Limited Express.

"Thorold Rogers, in his great work, 'Six Centuries of Work and Wages,' says: 'It may well be the case, and there is every reason to fear it is the case, that there is collected a population in our great towns which equals in amount the whole of those who lived in England and Wales six centuries ago, but whose condition is more destitute, whose homes are more squalid, whose means are more uncertain, whose prospects are more hopeless, than those of the peasant serfs of the Middle Ages or the meanest drudges of the mediaeval cities.'

"If the celebrated saying of John Stuart Mill is true, that 'it is questionable if all the mechanical inventions yet made have lightened the day's toil of any human being,' it means that the achievements of the human mind have been thwarted by human injustice. Our blessings have failed to bless us because they were not based on justice and solidarity.

"The existence of a large class of population without property rights in the material they work upon and the tools they work with, and without claim to the profits re-

sulting from their work, must have subtle and far-reaching effects on the character of this class and on the moral tone of the people at large.

"A man's work is not only the price he pays for the right to fill his stomach. In his work he expresses himself. It is the output of his creative energy and his main contribution to the common life of mankind. The pride which an artist or professional man takes in his work, the pleasure which a housewife takes in adorning her home; afford a satisfaction that ranks next to human love in delightsomeness.

"One of the gravest accusations against our industrial system is that it does not produce in the common man the pride and joy of good work. In many cases the surroundings are ugly, depressing, and coarsening. Much of the stuff manufactured is dishonest in quality, made to sell and not to serve, and the making of such cotton or woolen lies must react on the morals of every man that handles them. There is little opportunity for a man to put his personal stamp on his work. The mediaeval craftsman could rise to be an artist by working well at his craft. The modern factory hand is not likely to

develop artistic gifts as he tends his machine.

"It is a common and true complaint of employers that their men take no interest in their work. But why should they? What motive have they for putting love and care into their work? It is not theirs. Christ spoke of the difference between the hireling shepherd who flees and the owner who loves the sheep. Our system has made the immense majority of industrial workers mere hirelings. If they do conscientious work nevertheless, it is a splendid tribute to human rectitude.

"Slavery was cheap labor; it was also dear labor. In ancient Rome the slaves on the country estates were so wasteful that only the strongest and crudest tools could be given them. The more the wage worker approaches their condition, the more will the employer confront the same problem.

"The finest work is done only by free minds who put love into their work because it is their own. When a workman becomes a partner, he 'hustles' in a new spirit. Even the small bonus distributed in profit-sharing experiments has been found to increase the carefulness and willingness of the men to

such an extent that the bonus did not diminish the profits of the employers.

"The lowest motives for work are the desire for wages and the fear of losing them. Yet these are almost the only motives to which our system appeals. It does not even hold out the hope of promotion, unless a man unites managing ability to his workmanship. The economic loss to the community by this paralysis of the finer springs of human action is beyond computation. But the moral loss is vastly more threatening.

"The fear of losing his job is the workman's chief incentive to work. Our entire industrial life, for employer and employee, is a reign of fear. The average workingman's family is only a few weeks removed from destitution. The dread of want is always over them, and that is worse than brief times of actual want.

"It is often said in defense of the wage system, that while the workman does not share in the hope of profit, neither is he troubled by the danger of loss; he gets his wage even if the shop is running at a loss. Not for any length of time. His form of risk is the danger of being out of work when

work grows slack, and when his job is gone, all his resources are gone.

"In times of depression the misery and anxiety among the working people are appalling; yet periodical crises hitherto have been an unavoidable accompaniment of our speculative industry. The introduction of new machinery, the reorganization of an industry by a trust, the speeding of machinery which makes fewer men necessary, the competition of cheap immigrant labor, all combine to make the hold of the working classes on the means of life insecure. That workingmen ever dare to strike is remarkable testimony to the economic pressure that impels them and to the capacity of sacrifice for common ends among them.

"While a workman is in his prime, he is always in danger of losing his job. When he gets older, he is almost certain to lose it. The pace is so rapid that only supple limbs can keep up. Once out of a job, it is hard for an elderly man to get another. Men shave clean to conceal gray hairs. They are no longer a crown of honor, but an industrial handicap. A man may have put years of his life into a business, but he has no claim on it at the end, except the feeble

claim of sympathetic pity. President Eliot thinks that he has a just but unrecognized claim because he has helped to build up the good-will of the business.

"There is a stronger claim in the fact that the result of his work has never been paid to him in full. If, for instance, a man has produced a net value of $800 a year and has received $500 a year, $300 annually stand to his credit in the sight of God. These dividends with compound interest would amount to a tidy sum at the end of a term of years, and ought to suffice to employ him at his old wages even if his productive capacity declines. But at present, unless his employer is able and willing to show him charity, or unless by unusual thrift he has managed to save something, he becomes dependent on the faithfulness of his children or the charity of the public. * * * Fear and insecurity weigh upon our people increasingly, and break down their nerves, their mental buoyancy, and their character."

"This constant insecurity and fear pervading the entire condition of the working people is like a corrosive chemical that disintegrates their self-respect. For an old man to be able to look about him on the

farm or business he has built up by the toil of his life, is a profound satisfaction, an antidote to the sense of declining strength and gradual failure.

"For an old man after a lifetime of honest work to have nothing, to amount to nothing, to be turned off as useless, and to eat the bread of dependence, is a pitiable humiliation. I can conceive of nothing so crushing to all proper pride as for a workingman to be out of work for weeks, offering his work and his body and soul at one place after the other, and to be told again and again that nobody has any use for such a man as he."

I close this chapter with this question: Isn't it time we thought over these things? Isn't it time for each one of us to get others educated? To make Public Opinion on this subject so strong that men will be considered first and not money?

"Education is the only interest worthy the deep, controlling anxiety of the thoughtful man."—Wendell Phillips.

Chapter XII

Education

"Slavery is but half abolished, emancipation is but half completed, while millions of freemen with votes in their hands are left without education." —Robert C. Winthrop.

THE previous chapters of this book have merely shown the breadth of our problem, without positively giving any remedies. But in the closing chapters of the book, I would feel remiss in my duty if I did not clearly set forth my own convictions regarding money or men. I must, with every right and clear thinking individual, take my stand on the side of men and against money —and especially against money in the hands of the few.

Money in the hands of the few means power in the hands of the few. It means government by the few and not by all. Such a condition is directly opposed to the theory of our republican form of government. Until money is made subservient to the uses of all men, we shall never have true democracy. The answer to this entire question to my mind is education—the education of all.

Preliminary to and necessary for the education of all men is *shortened working hours and adequate wages;* shorter hours being even more necessary than an increase in wage. The education of the schools is but a preliminary training for the broader education of life. This broader education can not be obtained by men who work long hours for low wages. Such men merely exist—they don't *live.* Men who merely exist not only cannot educate themselves; they cannot get into a condition of either mind or body where they are capable of receiving an education when offered.

Leisure must be made possible for the working class. Living conditions must be made comfortable. It should be possible to give *to every man* opportunities for true education.

We are all supposed to have an effective voice in our Government as a representative Government—a government by and with the consent of those governed. The success of our Government and the success of our social institutions depend then upon the intelligence of the voters.

Every man has been given a vote and

every woman should be given a vote and will be before many more months have passed. But every man should be given more than a right to vote. He should be allowed to educate himself so he can vote intelligently. The education of the worker helps not only the worker but society at large.

The individual should not be limited to education merely in his own work. This may enhance his value to the employer, but does not assure him getting as much as he earns. Such education may be for the benefit of "money" but not for the benefit of "men."

To vote intelligently, a machinist needs more than an education about his own work. It is a good thing to make the machinist more efficient in his work, through education. It is of much greater value to make the machinist a more valuable man by giving him an education outside his work.

It may be necessary to reduce the number of universities and higher schools of learning, and increase the number of secondary schools to give to every man and every woman the proper education, an education which fits them to take their rightful place

in a democratic society. But I do not definitely suggest this plan. I insist rather on the education of every individual, so that each one may be in a position where he will read and think. Public opinion will do the rest.

The man of any age, cannot on his own narrow experience make wise decisions. He must have the benefit of knowledge and experience of other men who have preceded him. He must know something of the development and history of man. From the time this earth on which we live was a ball of burning gas, down to the present time, many stupendous things have occurred. And a condensed knowledge of these things is an education without which the individual is prevented from taking his part in human society as today constituted.

We have tried to give a basis of some of this knowledge in this book. History repeats itself. We can profit from the lessons learned in past generations. This becomes an education through which we are able to better the society in which we live. Every man should know something of underlying causes. Not every man can be an astronomer, but every man can have some knowledge of

astronomy. It would be an economic waste to train every man and every woman to be a doctor, yet every man and every woman should have some knowledge of the human body. Because it is within the human body that the individual lives while passing through his earthly existence. Some knowledge should be had of economics and of government, of philosophy and sociology because these things are necessary for right thinking and for clear understanding. They go to form an education and an educated man can be of more use not only to himself but to his fellowmen.

We sometimes class knowledge as practical and theoretical. All knowledge is practical in that all knowledge can be applied to the advancement of the welfare of society. An astronomer has his value and place as well as the artisan or the farmer, and so of other occupations.

Unfortunately some are unfit for any work of life but their percentage is exceedingly small when compared with those who are misfits. Some, because they have never had the opportunity for an education, are unable to engage in the work of life for which they are most fitted. You cannot fit

a square peg into a round hole. You cannot fit a man who is naturally a mechanic into a position as a waiter in a restaurant, without making of him a man unfit for his work. Universal education would aid the individual powerfully in finding his proper life work.

What a tremendous loss to civilized society in a man who naturally would make a good physician, but who is compelled by force of circumstances to become a railroad conductor! The reverse is just as true. A good railroad conductor is an absolute necessity in modern life. For circumstances to force him to become a physician is most disastrous. As a doctor he will be the cause of misery and even death. Not because he does not want to do what is right but because he is not fitted to do what is right. He is a square peg in a round hole.

When speaking of broader education for every man, I am not unmindful of the fact that special education or training which makes the worker more able to do his work with greater ease and efficiency, is a good education. But without other education, it benefits the employer a hundredfold what it benefits the worker. Many businesses,

many industries are training and educating their workers so that they can earn a better living and demand a higher wage. But it is not often done for the benefit of the men—but for the benefit of money—profits. The motive behind business is to make money. One of the ways of making money breed money is to increase the efficiency of the worker by educating him along the lines of his work.

I see the wisdom of doing this from the business viewpoint which is a money viewpoint. The danger in this kind of education is that it is done in order to make money. Whereas all education should be done from the broad viewpoint of making men.

Probably we all will admit the value of an education to every one—an education broad and liberal, and of value to a man in his work, and in his moral and intellectual growth. How are we to give every man this education so greatly to his benefit, and for the benefit of society at large?

No one can yet say that we have not made wonderful progress in the matter of education. One of the desires of the forefathers of this country was that education should be free for all. The little red school house, the

higher secondary schools, the seminaries preparatory to college work to be later replaced with high schools, our colleges, our universities—all are evidence that education in this country of ours, is one of the things that has been given careful and earnest thought, which has led to action.

Education is being *offered* but it is not possible for every one to *accept*. We are too apt to say or think that we do not believe that a large proportion of the workers care for an education. It is probably true that a large majority of workers have but little desire to gain a liberal and higher education. But how terrific has been the strain on the workers! If we could but put ourselves in the place of the other man, we would understand that a man or woman who lives out the most of his life fighting for a mere existence, has neither the physical nor mental strength to get an education when it is offered. This is true to a large extent for their children also, and their children's children. Their living surroundings, their social condition has been such as to starve out of their mentality any desire for education; even if they were in a position to get the

money necessary to see them through the higher schools of learning.

It seems then that adequate wages are necessary. It will make living easier so that the worker will have a mental condition such that he will desire and then accept an education.

Money and leisure mean increased wages and shorter hours. Shorter hours can be made a reality. Increase of wages is often a false increase because the value of wages must be measured by the purchasing power of the dollars which constitute the wage.

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Chapter XIII

Organization

"In union there is strength."
—Motto of the Irish Earl Mount Cashel.

HOW can we get this money and leisure, which must be secured before the great mass of people strongly desire education and are capable of mentally receiving it? The money which is necessary for accepting such an education is not *given* willingly, as history shows. Such leisure and such money must be *taken*. But money is power and there is only one thing stronger than money power and that is organized man power. Man singly and alone can do nothing as against the power of money. But man united with other men for a common purpose can accomplish more than the power of money.

The single fine wire, one of the hundreds used to form the steel cable of enormous strength has little strength or holding power in itself. But when these fine strands of wire have been woven together, the strength of the combination is tremendous.

The one man, the individual man, is but the single wire strand. Organized men become the steel cable able to withstand the most terrific strains. Organization can and will get for the individual worker that which the power of money will not willingly give.

Organization can and has and is shortening the hours of labor. It is thus creating the necessary leisure in which man can develop to the point where he can accept the higher, broader and fuller education. This education each and every man should enjoy not only for his own benefit, but for the benefit of society today and for those who are to come after him.

I feel then that the answer to the question of money or men is found in *men organized.* The strength and power of money for many centuries has been that money, the control of money, has been organized. If we are to put the value of man above money it must be done by the organization of men —whose labor makes money and capital possible.

No man can question the benefit that organized labor has been and is bound to be to the individual worker. Organized labor has already been a power for good in short-

ening hours and increasing wages; and because of this, in bettering of the social and living conditions of men. Compelling proper living and working conditions for the workers, making human life safer, bettering the conditions of labor, and bringing good to the great mass of workers and therefore to our entire society—is something for which organization can be credited.

While sympathizing most entirely with organized labor, I must admit that they have made their mistakes. And no one will admit this any quicker than the labor leaders themselves. In this regard, organizations of labor are no whit different from other organizations, not even churches excepted. How many crimes have been committed during the centuries that are past in the name of the church? How much misery has been inflicted because of that organization? And yet we all admit that the church is an organization for good and holds within itself good for the future.

Organizations of labor which make possible liberal education for each and every man and woman, will not only benefit the individual members but make for better, stronger and more permanent organizations

of the men who work. It will also make organizations themselves more permanent because it will make more intelligent members in the organizations. The intelligence of the individual units which go to make up the whole will be higher and they will have broader vision.

When labor organizations have reached the point where their individual members have received the broad and liberal education due every man, these same organizations will be a thousand fold more powerful than they are today. Their strength will be irresistible.

So organization of labor makes for true progress toward that goal where men, all men, and their fullest welfare in education, living conditions, and the pursuit of happiness will be finally accomplished. At that time money, and the power that it begets, will be entirely subservient to man.

No word of mine is necessary to prove to the individual worker the value of his organization. What they have done and what they have accomplished in the comparatively few years that they have existed is sufficient proof of their value to the individual man, to society and to the human welfare. They

have grown in numbers, in a broadened viewpoint, in a sensible and sane judgment. And when the individual members of the brotherhoods shall have reached the mental attainment of most of their leaders, organized labor will become organized humanity. For when that time comes, every man shall become a worker and there will be no drones in the hive of human industry.

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Chapter XIV

What of the Future?

"No man can tell what the future may bring forth, and small opportunities are often the beginning of Great Enterprises."—Demosthenes.

WE DO not look for a reversal of present-day conditions. Nothing will happen over night so that tomorrow we shall awake to find that money and men have assumed their right relationship.

As we look back over the centuries that have gone, and review the histories of ancient and modern people, we are impressed always with the fact that progress takes time. We may hasten the advance, but the advance must be step by step. It depends very largely upon our own attitude toward money or men.

Ferrero, the author of "Ancient Rome and Modern America," says that "There is a further lesson to be learned by us moderns from the history of the decadence of the Roman Empire; and that is, not to mistake the glamour of the external manifestations of wealth and power for signs of real wealth and power. A civilization is not always in

reality richer and stronger in times when it bears the most visible marks of so being; we are rather apt to find that when it is most dazzling in outward seeming, its decadence has already begun."

Money and wealth does not at any time measure the true greatness of a race or a nation. It is the moral and physical and spiritual qualities of men that go to make up the measure of a nation's greatness. The riches, the wealth, the money of Rome with its corrupting influences is what led Rome to its destruction. There is a lesson for us in this experience of mighty Rome, a warning for great America.

However, I feel optimistic. I feel that we can learn and profit by the mistakes of others. Both the written and unwritten history of the world shows us that nations and races have come, risen to their height, gone down and disappeared forever. We can do the same or we can benefit by their examples. It is possible for modern civilization to advance from one stage to another in a progress which shall lead us ever onward to a higher state of civilization.

Under a chapter entitled "An Era of Moral Progress," Dr. Wallace, to whom

reference has been made previously in this book, outlines what to his mind is necessary if we are going to make any true progress. After reciting some of the evil products of the social conditions which have been created by ourselves in the course of a single century, he says, "We have seen it going from bad to worse, and have applied petty remedies here and there during the whole period; but the evils have continued to increase. It has now become clear to the more intelligent of the workers that if we wish to improve it—if we wish to prevent it from getting even worse than it is—we must deal with the root-causes of the evil and, so far as possible, *reverse the conditions which are so demonstrably bad, such hideous failures.* And fortunately, this is by no means so difficult as it may seem to be, because a large body of our thinkers and a considerable number of our workers see clearly what these root-causes are, and, less clearly, how to remedy them. They will, however, give their energetic support to any Government that devotes itself to the task of remedying them. The following are my own views as to how the problem must be attacked in order to solve it thoroughly and permanently.

THE ROOT-CAUSE AND THE REMEDY

"If we review with care the long train of social evils which have grown up during the nineteenth century, we shall find that every one of them, however diverse in their nature and results, is due to the same general cause, which may be defined or stated in a variety of different ways:

"(1) They are due, broadly and generally, to our living under a system of universal *competition* for the means of existence, the remedy for which is equally universal *co-operation.*

"(2) It may be also defined as a system of *economic antagonism,* as of enemies, the remedy being a system of *economic brotherhood,* as of a great family, or of friends.

"(3) Our system is also one of *monopoly* by a few of all the means of existence; the land, without access to which no life is possible; and capital, or the results of stored-up labor, which is now in the possession of a limited number of capitalists and therefore is also a monopoly. The remedy is freedom of access to land and capital for all.

"(4) Also, it may be defined as *social injustice,* inasmuch as the *few* in each gen-

eration are allowed to inherit the stored-up wealth of all preceding generations, while the *many* inherit nothing. The remedy is to adopt the principle of equality of opportunity for all, or of universal *inheritance by the State in trust for the whole community.*

"These four statements of the existing *causes* of all our social evils cannot, I believe, be controverted, and the *remedies* for them may be condensed into one general proposition: that it is the first duty (in importance) of a civilized Government to organize the labor of the whole community for the equal good of all; but it is also their first duty (in time) to take immediate steps to abolish *death by starvation and by preventable disease* due to insanitary dwellings and dangerous employments, while carefully elaborating the *permanent* remedy for want in the midst of wealth."

"For we brought," said the Apostle Paul in that wonderful letter to Timothy "nothing into this world and it is certain we can carry nothing out. In having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and

perdition. For the love of money is the root of all evil."

Conversely speaking, cannot the love of men be the root of all good?

In your own thoughts keep men uppermost—and money secondary. Be of the brotherhood of men which shall make of money a servant. For in so doing you live for self in the truest sense of the word. Helping lift men means helping yourself.

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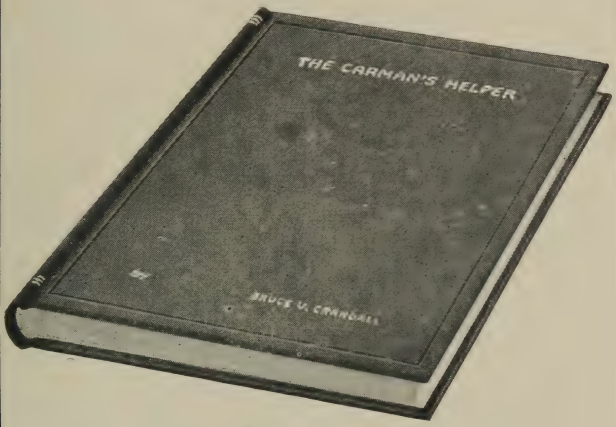

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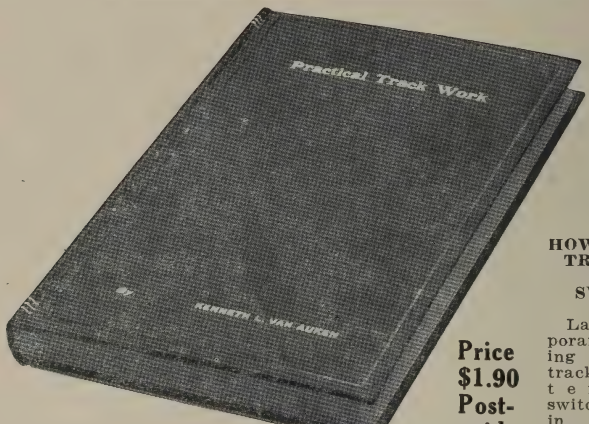

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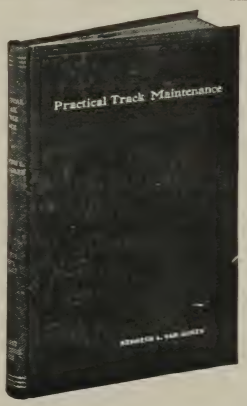

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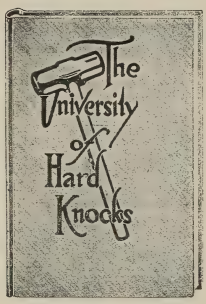

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